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ever the outcome, it is clear that the people would have been far better satisfied and their rights would have been far better preserved, had the law given the voters, on petition of a certain percentage, the right of approval or disapproval of the ordinance as it passed the council. The whole history of the case has been a great education to the people in the profitableness of these great franchises and the weakness of our city councils, as now organized, to cope properly with such matters.

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THE STATE MILITARY PENSION SYSTEM OF TENNESSEE.

The maintenance of a military pension system in the United States is usually considered to be one of the functions of the Federal Government. But it is by no means an exclusive function. The national system provides only for the Union soldiers of the Civil War, and expressly bars from its benefits those who fought in the Confederate armies. For this reason, the individual southern states have very generally established pension systems for the aid of the disabled or indigent Confederate veterans among their citizens. Some of these systems are based upon provisions in the constitutions of the states concerned and others upon statutory enactments. In comparison with the heavy expenditures of the national government, the payments made by these states are small. But the considerable amount expended by some of the states in proportion to their resources is shown in the case of Georgia, which, in the years 1893 to 1900, paid out between four and five million dollars to Confederate pensioners.

A recent report (August 10, 1901) on the Confederate pensioners of Tennessee furnishes some interesting information with regard to the operation of the pension laws of that state. The present pension system of Tennessee owes its existence to a law of 1891. It is administered by a Board of Pension Examiners, consisting of the Comptroller and Attorney-General of the state and of three ex-Confederate soldiers "suggested by the Tennessee Division of Confederate veterans," appointed by the Governor, and holding office for two years without pay. This board has full and final power to hear and determine all applications for pensions, and to strike from the rolls at any time, after due notice and hearing, any names which may be improperly there.

Nominally, the Tennessee law provides for Federal and Confederate soldiers alike. But since it must appear that applicants "are not pensioners entitled to pension under the laws of the Federal Government or of any other state," the benefits of the act are in fact confined to Confederate soldiers. The national laws are more liberal

than those of Tennessee, both as to requirements and rates. Hence, all citizens of Tennessee who fought in the Federal armies look for pensions to the Federal system rather than to the state system. Applicants for pensions must also have been *bona fide* residents of the state for one year before making application, their characters as soldiers must have been free from dishonor and they must not be already in possession of a competency. Pensions are not allowed unless it clearly appears that the applicant's disabilities resulted from some injury received while engaged in the military service, and while in the line of duty, or in prison.

The law of 1891 provides for three classes of pensioners, as follows:

"1. For total disability, such as the loss of both arms, both legs or both eyes, or the use of the same, either in battle, skirmish, or on picket, or from sickness, exposure or other injuries received during the war, in prison or on the way home, \$25 per month.

"2. For partial disability, such as the loss of one arm and one leg, either in battle, skirmish, or on picket, or one of the aforesaid limbs lost in battle or skirmish, or on picket, and the other so disabled as to since render it useless or make amputation necessary, \$10 per month.

"3. For smaller disability, such as the loss of one leg or one arm, or the use of the same, either in battle, skirmish or on picket, or in prison, \$8.33 $\frac{1}{3}$."

The pensions allowed under this Act are payable quarterly. No arrears payment is allowed beyond the date of making application, and in no case for more than one year. If any pensioner acquires a competency sufficient for his support, ceases to be a resident of the state or dies, it is the duty of the Board of Pension Examiners to strike his name from the roll. In certain cases, applicants for pensions, having no families, are allowed a support in the Confederate Soldiers' Home in lieu of a pension. It is the duty of the board to withhold pensions from those who habitually waste the state's bounty in dissipation or other dishonorable manner. Where there exists a doubt as to the worthiness of a pensioner, or where charges have been preferred by reputable persons, the law directs the secretary of the Board of Examiners to visit the pensioner and to fully investigate his condition, both physical and financial, and to submit a report of this investigation to the board for appropriate action.

The recently published report on the Confederate pensioners of Tennessee contains the name of every man on the roll with the county of his residence. Objections to names improperly on the roll are invited by the Board of Pension Examiners from all parties interested. The board says: "The character of the Confederate soldiers and the stability of the pension law are involved in keeping the rolls free

from dishonor, and we urge that all parties in interest may transmit to us such information as will enable us to act justly and according to law—punish none through malice, nor reward any through sympathy.”

The number of pension applications filed to August 10, 1901, was 3,584. Of this number, 2,133 applications have been rejected or passed without final action, there are now 1,214 pensioners on the roll, 204 pensioners have died, sixteen have been sent to the Confederate Home, and seventeen have left the state. Of the pensioners now on the rolls, sixteen receive \$300 each per year, twenty-three receive \$120 per year and 1,175 receive \$100 per year. This makes a total annual expenditure by Tennessee for Confederate pensions of \$125,060.

Many of the Southern states pay annually for Confederate pensions amounts considerably in excess of the above. Georgia, in 1900, expended for widows' pensions \$214,140, for pensions to invalid soldiers \$195,000, for pensions to indigent soldiers \$267,960, making a total of \$677,100. In the same year, Mississippi expended \$149,035 and Virginia \$135,000. In Louisiana, the annual pension expenditure is limited to \$50,000 and in North Carolina to \$200,000.

It is interesting, by way of comparison, to examine the statistics of Federal pensioners in Tennessee. In 1900, there were 18,241 residents of Tennessee on the national pension rolls, receiving during that year the sum of \$2,559,226.40. This was an average annual rate of about \$140 as compared with an average rate of \$103 paid by the state to the 1,214 Confederate pensioners. Tennessee, though a seceding state during the Civil War, has more pensioners on the Federal rolls than such states as Connecticut, Maryland, Minnesota, West Virginia and Nebraska. There is a somewhat greater number of pensioners in New Jersey and also in California than in Tennessee, but the expenditure in the latter state exceeds that in either of the other two. Among the seceding states, Tennessee ranks first in the number of Federal pensioners, Arkansas being second with 10,732. However, if the pensioners in Virginia and West Virginia should be combined for this purpose, Virginia would lead with 22,361.

It seems rather surprising that Tennessee, a seceding state, should have fifteen times as many Federal as Confederate pensioners. There are facts which will explain the presence of the names of many citizens of Tennessee on the national rolls. During the Civil War, a considerable portion of the people of the state remained loyal, especially in eastern Tennessee. This element contributed largely to the strength of the Union armies in the field. Since the war, there has also been an influx into Tennessee of many citizens of northern states who served in regiments from those states. Again, the Federal laws

are more liberal than the state laws in providing for widows and dependent relatives, and for soldiers whose disabilities are not of service origin. It is doubtful whether all of the above influences will account entirely for the discrepancy between the numbers of Federal and Confederate pensioners in the state. There seems to be strong probability that in the administration of the state law greater success is met in excluding from the rolls the names of persons whose claims are without merit or are of a fraudulent character. The comparative simplicity of the law, the publication and distribution of the list of pensioners, and better opportunities for the personal examination of applicants would all tend toward this end. Though not as liberal as might be advisable, the Tennessee law seems to be a reasonable disability provision, carefully administered, and, in many respects, typical of what is being done throughout the South for the ex-Confederate soldiers.

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ABUSES IN THE GRAIN TRADE OF THE NORTHWEST.

During the past three summers I have spent several months in the grain region of North Dakota, and have taken occasion to investigate the charges which have been freely made for many years that the farmers of the northwest were systematically defrauded by the elevator companies. I find that these charges of unfair dealing are, in the main, well grounded.

The farming industry of the northwest has been established upon a basis of borrowed money. The land was generally given away by the government, but for buildings and machinery the homesteader turned to the money lender. Owing to the uncertainties of his industry, confined almost entirely to a single crop, and also because of the high rates of interest charged, the amount of money which could be borrowed by any one man, was, in relation to his need of capital, insufficient. In general the farmers have been able to house their families and their stock, but shelters for machinery and storage for grain have not yet been provided, save in a few cases. The difficulty in erecting buildings arises not only from the lack of capital but from the high price of lumber.

In the early days of the grain industry, wheat was heaped up by the railroad tracks until cars could be furnished. The farmers had no storage and the railroads were forced to provide storage facilities at all the way stations to keep the grain from spoiling. Large elevator companies in connection with railroads were organized with headquarters in Minneapolis and St. Paul, and hundreds of branch elevators were built which now provide adequate facilities for storing